
From: Philip Fayer [pf@ppi.me]
Sent: 6/4/2018 2:31:55 PM
To: Tom Montgomery [tom.montgomery@mcggroup.com]
CC: Candace Mai [cmai@wvholdings.com]; Wayne Nugent [wayne@worldventures.com]; Josh Paine [jpaine@rovia.com]
Subject: Re: Call
Flag: Follow up

Appreciate your note Tom but this is not what I'm feeling from the business so best we all get on a call to discuss. In terms of new markets, I was able to secure the release of \$2mm from Paysafe of which \$1mm was already funded and the 2nd tranche will be made end of June. The business can open new markets with those funds without burdening itself with new debt. That being said, it's the business decision on appropriate next steps. I'll accommodate whatever direction Wayne and Josh go....

On Jun 4, 2018, at 5:13 PM, Tom Montgomery <tom.montgomery@mcggroup.com> wrote:

Phil-

Sounds good. We would really like to get done asap. I truly believe this is in World Ventures best interest and benefits everyone including you as the junior secured lender. Just to confirm a few of our prior discussion points.

1. The \$2 million going in is increase value so no deterioration of your interest.
2. The money will be spend on high return, low risk initiatives which will increase value of your position in almost all cases.
3. If the quick maturity date causes you concern, we are happy to extend it. This was done solely to meet your covenant that it cannot be extended past 11/30/18.
4. This was agreed to prior to your funding but agreed to finalize afterwards. You chose not to pursue, so my investors came back.
5. We have a complete understanding of your concerns and the fact you have a larger exposure than you would like. With that being said, the company has substantial profitability, has an improving financial position, has recruiting a world class executive team, has a fully functioning advisory team, has cut costs and is acting as a great fiduciary for company resources and obligations and has a great plan going forward and the team to execute. A little additional capital will go a long way and in my opinion will create a multiple of return in short order.

Thanks for letting me state my opinions. Looking forward to our call.

Thanks tons!

Tom

Tom Montgomery

<[image007.gif](#)> *Like us on Facebook* <[image008.jpg](#)>

<[image009.jpg](#)> <[image010.jpg](#)> <[image011.jpg](#)>

<[image012.jpg](#)>

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From: Philip Fayer [<mailto:pf@ppi.me>]

Sent: Monday, June 04, 2018 7:54 AM

To: Candace Mai <cmai@wvholdings.com>

Cc: Wayne Nugent <wayne@worldventures.com>; Tom Montgomery <tom.montgomery@mcggroup.com>; Josh Paine <jpaine@rovia.com>

Subject: RE: Call

Let's wait for Josh.. nothing urgent.

<image013.png>

Philip Fayer

Chairman and Chief Executive Officer

Président du conseil et chef de la direction

<image014.png>

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<image017.png>

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From: Candace Mai [<mailto:cmai@wvholdings.com>]

Sent: June 4, 2018 8:53 AM

To: Philip Fayer <pf@ppi.me>

Cc: Wayne Nugent <wayne@worldventures.com>; Tom Montgomery <tom.montgomery@mcggroup.com>; Josh Paine <jpaine@rovia.com>

Subject: Re: Call

Hi Phil,

Hope you're doing great! Josh is still on the trip with his son and without service, but we can schedule a call for you all for what is needed.

Wayne and Tom, if you have any comments please weigh in.

Thank you,

Candace Mai

Sr. Executive Assistant

to Josh Paine, CEO

WorldVentures Holdings, LLC

On Jun 4, 2018, at 6:25 AM, Philip Fayer <pf@ppi.me> wrote:

Guys – Can we please schedule a call this week? I remain unclear on what WV wants to do with respect to Tom's \$2MM loan.

Phil

<image001.png>

Philip Fayer

Chairman and Chief Executive Officer

Président du conseil et chef de la direction

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